

MERIT INSURANCE SERVICES, Inc. 639 Prospect Avenue - West Hartford - CT - 06105
Celebrating over 50 Years in Business!

Visit our website: www.meritins.com

Quotes, Forms and Applications and Case Status

An affiliate of CPS Insurance Services

800-477-8546 or 860-233-3626

PERMANENT LIFE INSURANCE*

AMERICAN GENERAL
AVIVA
BANNER LIFE
GENWORTH LIFE
INDIANAPOLIS LIFE
JOHN HANCOCK
LAFAYETTE LIFE
LINCOLN FINANCIAL
MASS MUTUAL
METLIFE
METLIFE INVESTORS
MINNESOTA LIFE
MUTUAL OF OMAHA
NORTH AMERICAN LIFE & HEALTH
PRINCIPAL FINANCIAL GROUP
PRUDENTIAL
RELIASTAR/ING
TRANSAMERICA
UNITED OF OMAHA
WEST COAST LIFE

TERM LIFE*

AMERICAN GENERAL	NORTH AMERICAN
BANNER LIFE	PRUDENTIAL
CENTRIAN LIFE	RELIASTAR/ING
GENWORTH LIFE	SBLI of Massachusetts
LINCOLN FINANCIAL	TRANSAMERICA
METLIFE INVESTORS	UNITED OF OMAHA

SURVIVORSHIP LIFE*

GENWORTH LIFE	PRUDENTIAL
JOHN HANCOCK	RELIASTAR/ING
LINCOLN LIFE	TRANSAMERICA
MASS MUTUAL	UNITED OF OMAHA
METLIFE INVESTORS	

LIFE SETTLEMENTS

NEW YORK CARRIERS*

COMPANION LIFE
GENWORTH LIFE INS. CO. OF NY
LINCOLN LIFE
MANULIFE
METROPOLITAN LIFE INS. CO. / FIRST METLIFE INV
PRUDENTIAL
RELIASTAR NY/ING
WILLIAM PENN

IMPAIRED RISK

Multiple carriers with their own niches; each will look at an application on a case-by-case basis

SIMPLIFIED/GUARANTEED ISSUE/FINAL EXPENSE

ASSURITY LIFE
FIDELITY LIFE
FORESTERS LIFE
PRESIDENTIAL LIFE
UNITED OF OMAHA

LONG TERM CARE-Small Group

Simplified Underwriting

GENWORTH LIFE

LONG TERM CARE – Partnership/Non-Partnership

GENWORTH LIFE
JOHN HANCOCK
MEDAMERICA
PRUDENTIAL

SHORT TERM CARE

PRUDENTIAL

LIFE/LTCi LINKED PRODUCTS

GENWORTH LIFE
JOHN HANCOCK
LINCOLN FINANCIAL
NATIONWIDE

ANNUITIES* (SPDA/SPIA/FLEX/INDEXED)

AMERICAN GENERAL	LAFAYETTE LIFE
AMERICAN EQUITY	LINCOLN NATIONAL
AMERICAN NATIONAL	PRINCIPAL FINANCIAL
AVIVA	RELIANCE STANDARD
GENWORTH LIFE	RELIASTAR
GREAT AMERICAN	STANDARD LIFE
ING-USA	TRANSAMERICA

DISABILITY INCOME

ASSURITY LIFE – Blue Collar/Impaired Risk
LLOYD's of LONDON-White/Blue Collar & Special Risk
MUTUAL of OMAHA – Blue Collar
MET LIFE – White/Blue Collar
PRINCIPAL FINANCIAL GROUP – White/Blue Collar
STANDARD LIFE – White/Blue Collar

GROUP LIFE, DISABILITY & DENTAL

U.S. LIFE – American General

MEDICARE PRODUCTS

AARP
ANTHEM BC/BS
MUTUAL of OMAHA

TRAVEL INSURANCE PLANS - (Medical)

- Visitors to the U.S.A
- U.S. Citizens traveling abroad

*MERIT represents other carriers and products that may not be listed. For information, please call.

11-2011